

**AMENDMENTS TO THE CLAIMS**

Claims 1-8. (canceled)

Claim 9. (new) A point transfer dealer system for electronic commerce in which a customer may obtain and redeem points based on services purchased from a plurality of service providers over an open network of customer terminals and service provider terminals, comprising:

a point issuing system connected to the open network for issuing points to the customer based on services purchased over the open network from the plurality of service providers; wherein points issued to the customer are managed in a point account;

a point redemption system connected to the open network, the point issuing system, and a financial network; the point redemption system for redeeming points from the point account by sending a point transfer to the financial network; and

said financial network being connected to a customer account belonging to the customer, a plurality of service provider accounts corresponding to said plurality of service providers, a pool account for temporarily storing money from the plurality of service provider accounts to be transferred to the customer account during the point transfer, and a point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer.

Claim 10. (new) The point transfer dealer system according to claim 9, further comprising:

a point account database connected to the point issuing system and the point

redemption system for managing the point account; and

an electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers.

Claim 11. (new) The point transfer dealer system according to claim 9, further comprising a user certificate system connected to the open network for issuing certificates to authenticate the customer and the plurality of service providers.

Claim 12. (new) The point transfer dealer system according to claim 9, wherein communication between the customer, the point issuing system, and the point redemption system over the open network is encrypted.

Claim 13. (new) The point transfer dealer system according to claim 9, wherein communication over the financial network is encrypted.

Claim 14. (new) A point transfer method of obtaining and redeeming points based on services a customer purchases from a plurality of service providers over an open network of customer terminals and service provider terminals, comprising the steps of:

a point issuing step of issuing points to the customer based on services purchased over the open network from the plurality of service providers; wherein points issued to the customer are managed in a point account;

a point redemption step of redeeming points from the point account by sending a point transfer to a financial network;

a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

a transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer.

Claim 15. (new) The point transfer method according to claim 14, further comprising an authentication step of authenticating the customer and the plurality of service providers by issuing user certificates.

Claim 16. (new) The point transfer method according to claim 14, wherein communication in the point issuing step and the point redemption step are encrypted.

Claim 17. (new) The point transfer method according to claim 14, wherein communication over the financial network is encrypted.